

# COMPLAINT AND DISPUTE RESOLUTION PROCESS

POLICY DOCUMENT

AS AT OCTOBER 2021

We try to ensure that our level of service meets your expectations. However, sometimes problems occur. If you are dissatisfied with your experience with NGS Super, we have a complaint resolution process to address your concerns fairly and efficiently.

## How to make a complaint

Our aim is to resolve your complaint as soon as we can. If we can't, we'll work to address your concern within 10 business days. You also have access to the Australian Financial Complaints Authority (AFCA) which provides fair and independent complaint resolution free to consumers. Before helping you, AFCA will ask us to review your issue through our internal dispute resolution process if we have not done so beforehand.

### Our internal dispute resolution process

Step 1	Step 2	Step 3
<p>Contact us to discuss your concerns:</p> <p><b>Phone: 1300 133 177</b> Monday to Friday, 8am–8pm (AEST/AEDT)</p> <p><b>Overseas:</b> <b>+61 3 8687 1818</b></p> <p><b>Online:</b> <b>ngssuper.com.au/contact-us</b></p>	<p>If your concerns can't be resolved immediately, you can provide more detailed information about your complaint to our Complaints Officer by:</p> <p><b>Mail:</b> <b>Complaints Officer</b> <b>NGS Super</b> <b>PO Box 21236</b> <b>World Square NSW 2002</b></p> <p><b>Phone:</b> <b>1300 133 177</b></p> <p><b>Email:</b> <b>ngssuper.com.au/contact-us</b></p>	<p>We'll investigate your complaint and try to resolve it as soon as we can. Generally, we must respond fully in no more than 45 calendar days (or if your complaint is about a proposed death benefit distribution, 90 calendar days after expiry of the period for objecting to that proposed distribution).</p> <p>Our response will detail the outcome of the investigation and the reason for our decision.</p> <p>This process is free of charge.</p>

## External dispute resolution process

If we have not responded to you within 45 calendar days (or if your complaint is about a proposed death benefit distribution, 90 calendar days after expiry of the period for objecting to that proposed distribution) or you are not satisfied with our decision, you may be able to take the matter to the Australian Financial Complaints Authority (AFCA).

### Australian Financial Complaints Authority (AFCA)

**Mail:** GPO Box 3  
Melbourne VIC 3001

**Phone:** 1800 931 678 (free call)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Online:** [afca.org.au](http://afca.org.au)

This is a free service to you.

## More information?

### Contact us

You can contact us at  
[ngssuper.com.au/contact-us](http://ngssuper.com.au/contact-us)  
or call us on **1300 133 177**  
Monday to Friday, 8am–8pm  
(AEST/AEDT).

Phone number for callers outside  
Australia: **+61 3 8687 1818**

Fax: **(03) 9245 5827**

Postal address:  
**GPO Box 4303**  
**MELBOURNE VIC 3001**

[ngssuper.com.au](http://ngssuper.com.au)  
**1300 133 177**

### Important information

The information in this policy document is general information only and does not take into account your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances and consider seeking professional advice.